UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re: Jose A. Lora	Case No.: _____19-26760_____ Judge: _____JKS_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.　　☐ Motion for Relief from the Automatic Stay filed by _____ , creditor,

A hearing has been scheduled for _____, at _____.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☒ Certification of Default filed by _____The Trustee_____,

I am requesting a hearing be scheduled on this matter.

2.　　I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of $ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:
All deficient plan payments will be made prior to the hearing scheduled by the
court.

☐ Other **(explain your answer)**:

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: _4/29/2021_____   _/s/ Jose A. Lora_____
                                                   Debtor's Signature

Date: _____   _____
                                                   Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
         13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
         opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
         Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
         Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
         Default.

rev.8/1/15